

INTRODUCING *Health* | 1265

WITH *Health* | 1265 IT PAYS TO PRACTICE WELLNESS

- Employee's health insurance contributions can be **reduced** by obtaining **1265** points.
- This program is intended to further engage employees in their own health and wellness and increase awareness and activity.
- Everyone can obtain the **reduced** health insurance contributions.
- You may earn points through your biometric screening score AND earn additional points for participating in wellness activities.
- Incentives are provided for being engaged and being active.
- *Health* | **1265** points will need to be earned by October 31, 2016.
- Premium discounts will be effective for the 2017 calendar year.

The City is introducing a new program that gives employees on the health plan an opportunity to reduce their health insurance premium contribution to 11.5% in 2017 and to 10% in 2018 by reaching **1265** points through prevention, healthy choices, awareness and activity. This is part of the City's ongoing efforts to provide a health insurance plan which offers a benefit that is affordable for you and your family with a key component of focusing on wellness.

In addition to reducing your health insurance premium contribution you may also earn extra dollars to be placed in your personal benefit account (PBA), and an Amazon gift card for earning 635 Wellness Activity points.

The City will be working with myInertia to provide a web based wellness program that will provide you with instructions on how to earn and track your points.

PREVENTION

EVERYONE'S JOURNEY TO *Health* | 1265 STARTS WITH YOUR HRA

Bellin Health is conducting the City of Green Bay's Health Risk Assessments (HRAs) beginning in March 2016. The results of the biometric screening will be used as part of the *Health* | 1265 program for participating employees and spouses in determining your premium for 2017. Here is how you will earn points toward the 1265 point goal by taking the HRA. Please note that only the employee's biometric screening score will be used to earn points in the scoring category. However, if you carry family coverage and your spouse is covered, then the spouse must complete the HRA and all age appropriate and corresponding gender examinations as well as the employee to receive the HRA completion points.

PREVENTION	
ACTION	POINTS
HRA Completion—Employee and Spouse (if applicable) must complete Health Risk Assessment and age appropriate and gender examinations.	400
86–100 HRA Score (Employee Only)	600
70–85 HRA Score (Employee Only)	200
69 or less HRA Score (Employee Only)	70
Dental Cleaning/Exam (Employee Only) 2 x year	25/50
Vision Exam (Employee Only)	50

Vision Exam and Dental Cleaning forms are available on the City's website under the Human Resources *Health* | 1265 tab, or you can download a copy of the form from your myInertia account. Upload the signed form in your myInertia scorecard by taking a picture with your smartphone or tablet or scanning the document into your computer. The form needs to be completed and uploaded no later than **October 31, 2016.**

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WELLNESS ACTIVITIES (Reasonable Alternative Standards)

YOU CAN CROSS THE *Health* | 1265 GOAL LINE WITH YOUR CHOICE OF ACTIVITIES

ACTIVITY, AWARENESS, AND HEALTHY CHOICES: You don't need to get a perfect HRA score to receive the health insurance discount. In fact even if you receive a perfect score you still need to participate in other wellness activities to earn **1265** points. The following activities are available for employees to earn additional points and the health insurance discount all while becoming healthier. You must participate in the City's Health Insurance program to be eligible.

MOVEMENT	
ACTION	MAX POINTS
Monthly Step Goal: 125,000 steps a month equates to 4,000 steps a day 50 points per month up to 250 total points	250
City Hall vs. The Rest of the City: July 1–31 Daily Step Challenge, most steps wins. Must average 5,000 steps per day	150
Season Opener Challenge: September 8-11 Hit the goal of 10-miles over this 4-day period	150
Mayor's September Heart Health Challenge: 30-minute walk each Tuesday in September	150
Self-Reported Workouts: At least 8 per month May - October 25 points per month up to 150 total points	150
Community Event 5k, 10k, Community Walk, etc.: January - October 100 points per event up to 200 total points	200
AWARENESS	
ACTION	MAX POINTS
Orientation/Video—Attend orientation or watch video	100
Weight Loss Challenge: Information on challenge to be provided July 17 – October 15	150
Live Long and Die Healthy Program, by That Guy Nurse John Shier RN, PhD: Attend presentation or watch video (dates to be announced)	100
HEALTHY CHOICES	
ACTION	MAX POINTS
Monthly Weight-Check: May – October 20 points each month	120
Community Volunteering: January - October 50 points per volunteering event up to 100 total points	100
<i>Health</i> 1265 Participant Survey: Fall 2016	50
Flu Shot: January – October Offered by the City	20
Tobacco Free/Cessation Program only for those scoring positive for nicotine (through UMR and paid by the plan)	200

INCENTIVES

WITH Health | 1265 YOU CAN SCORE THE FOLLOWING REWARDS

Employees have an opportunity to earn additional incentives while earning points toward their health insurance premium discount and becoming healthier. You must participate in the City's Health Insurance program to be eligible.

PERSONAL BENEFIT ACCOUNT (PBA)	
INCENTIVE	REQUIREMENT
\$100 for Employee \$100 for covered Spouse	<ul style="list-style-type: none"> • Complete HRA and appropriate exams • Complete HRA and appropriate exams
\$50 for Employee only \$50 for covered family member	<ul style="list-style-type: none"> • \$25 per dental cleaning • \$25 per family member dental cleaning
\$50 for Employee \$50 for covered family member	<ul style="list-style-type: none"> • \$50 for employee vision exam • \$50 for family member vision exam
\$50 for Employee (Toward cost of fitness tracker)	<ul style="list-style-type: none"> • Each employee must enroll in myInertia

AMAZON GIFT CARD Points in Wellness Activities Only by October 31, 2016	
INCENTIVE	REQUIREMENT
\$50 Per Employee	<ul style="list-style-type: none"> • 635 Wellness Activity Points

PACKER GAME DAY EXPERIENCE Based on HRA and Wellness Activity Points	
Each employee who gets 1265 total points will be entered into a drawing for a special Packer Game Day Experience. For each 100 points earned over 1265 points, the employee will have an additional entry in the drawing.	
<ul style="list-style-type: none"> • 2 club seats to a home Packer Game provided by Bellin Health • Tailgating Party sponsored by M3 • 2 Jordy Nelson jerseys (we might even get them signed) provided by Bellin Health • Other Packer game day events 	

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HEALTH INSURANCE PREMIUMS

Based on the total number of points that an employee accumulates in all categories (including spouse for HRA completion if applicable) **from now through October 31, 2016**, the employee's health insurance premium will be based on the following contribution levels.

To be eligible for the Health Insurance Premium discount the employee must complete the HRA and age appropriate and gender specific examinations. If a spouse is on the health plan they must also complete the HRA and age appropriate and gender specific examination.

2017 Calendar Year

EFFECTIVE JANUARY 1, 2017	
POINTS	PREMIUM
1265 +	11.5%
450-1264	12.5%
Did not complete HRA and requirements	18.0%

The City's health plan is committed to helping you achieve your best health status. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you may qualify for an opportunity to earn the same reward by different means. Contact us at (920) 448-3147 and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

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HEALTH INSURANCE PREMIUMS IN FUTURE YEARS

In future years the Wellness Activities and Reasonable Alternative Standards will be adjusted to reflect new programs, employee interests and to keep the program from becoming stagnant. To be eligible for the Health Insurance Premium discount the employee must complete the HRA and all HRA related requirements. Based on the total number of points an employee accumulates in all categories (including spouse for HRA completion if applicable) future premium contributions will be modified as follows.

2018 Calendar Year

EFFECTIVE JANUARY 1, 2018 Total Points From All Categories	
POINTS	PREMIUM
1265 +	10.0%
1000 – 1264	11.5%
750 – 999	12.5%
451 – 749	15.0%
Did not complete HRA and requirements	25.0%

2019 Calendar Year

EFFECTIVE JANUARY 1, 2019 Total Points From All Categories	
POINTS	PREMIUM
1265 +	10.0%
1000 – 1264	12.5%
750 – 999	15.0%
451 – 749	20.0%
Did not complete HRA and requirements	30.0%

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Your myInertia account will serve as the central hub of communication for the *Health | 1265* wellness program. In your account you will see all of the wellness activities available to you to earn points that add up to exciting rewards. You can also use your myInertia account to access important documents, videos, and dates and times for activities.

A central piece to getting healthy is getting moving. A core portion of the program will be the ability to manually log work-outs or have them captured automatically with a fitness tracker. You do not need a device to participate but is an easy and fun way to do so and allows you to compete in challenges with coworkers.

Choose from a Fitbit, Mobile Tracking with your phone or Garmin devices. Through the *Health | 1265* program you can use your PBA dollars to purchase a device and get reimbursed \$50 back in your PBA account after completing one of the challenges.

FREQUENTLY ASKED QUESTIONS (FAQs)

MOST MISUNDERSTANDINGS IN THE WORLD COULD BE AVOIDED IF PEOPLE WOULD SIMPLY TAKE THE TIME TO ASK "WHAT ELSE COULD THIS MEAN?"

- 1. If both spouses are employed by the City and only one is carrying family coverage are both employees eligible to participate in the wellness activities?** *Yes, if each employee enrolls in myInertia, they will each be eligible for the additional \$50 to be deposited in their PBA toward the purchase of the fitness tracker. Additionally if each employee receives 635 wellness activity points they will each be eligible for the \$50 Amazon gift certificate. Points may not be pooled.*
- 2. If both spouses are employed by the City and only one carries family coverage whose points will be used in the Prevention section of the Health | 1265 program?** *The points of the employee paying the premium will be used in the Prevention section of the Health | 1265 program.*
- 3. When it comes to the dental cleaning and vision exam for the PBA dollars is anyone in the family able to complete it or does it need to be the employee and spouse only?** *For the PBA dollars it needs to be completed by the employee and a covered family member if you have family coverage.*
- 4. Do both employee dental cleanings need to be completed before October 31, 2016 to be eligible for the HRA points and the PBA dollars?** *Yes, but they will be flexible in 2016 based on individual circumstances. However, going forward the timeframe for earning points and PBA dollars will run from November 1 through October 31.*
- 5. Is it legal under the ACA to have employee premiums based on HRA scores as these scores could be affected by pre-existing conditions?** *This is legal. The HRA results are based on subjective data which is measureable. The Wellness Activities are consistent with the Reasonable Alternative Standards provisions of the ACA that allow those that do not fall into the highest category of premium contribution to do something to make a change and be eligible for the reduced premium contribution.*
- 6. Is the smoking cessation program available only once per employee or on an as needed basis in case of relapse?** *The Plan pays an annual cost for a participant enrolled in the program. The program can be repeated in following years at an added cost.*
- 7. Is there a mail-in option for myInertia materials or is all correspondence by computer only?** *There is no mail-in option as the City is trying to be as paperless as possible. HR will be available to assist employees with scanning in their information if necessary.*
- 8. When will the PBA dollars be deposited into my account?** *Our goal is to make a deposit at the end of each month for anyone reporting earnings that month.*